TES ID Number	P4389
Policy Number	43606539
Policy Type	RP
Issue Date	24-Dec-10
Maturity Date	24-Dec-35
Last Premium Date	24-Dec-34

Next Net Premium	$1,431
Duration to Maturity	9 yrs 1 mths
Next Premium Date	24-Dec-26
Internal Rate of Return	**3.90%**
Projected Maturity Value	**$57,540**

Initial Amount	24-Nov-26	**$29,572**
	24-Dec-26	**$31,097**
	24-Jan-27	**$31,198**
Accumulate Cash Coupons		$0
Next Cash Coupon		$0
Cash Benefits Interest Rates		-

Illustration for investment on **24-Nov-26**

Date	Initial	Premiums	Cashback	Maturity	Invested Amount		Maturity Amount	Annual Returns (%)
2026	(29,572)				(29,572)	=>	41,870	4.6%
2026		(1,431)			(1,431)	=>	2,019	4.6%
2027		(1,431)			(1,431)	=>	1,943	4.5%
2028		(1,431)			(1,431)	=>	1,870	4.4%
2029		(1,431)			(1,431)	=>	1,800	4.3%
2030		(1,431)			(1,431)	=>	1,733	4.2%
2031		(1,431)			(1,431)	=>	1,668	4.1%
2032		(1,431)			(1,431)	=>	1,605	4.1%
2033		(1,431)			(1,431)	=>	1,545	4.0%
2034		(1,431)			(1,431)	=>	1,487	3.9%
2035				57,540				
Total	(29,572)	(12,879)	-	57,540	(42,451)	=>	57,540	

TES Capital Investments Pte. Ltd.
Tel: +65 64026455

	2026	2027 to 2034	2035	Total
Initial Amount	($29,572)			($29,572)
Funds into plan	($1,431)	($11,448)		($12,879)
Total payments				($42,451)
Payout from plan		$0		$0
Maturity Value			**$57,540**	**$57,540**
Projected Gain				**$15,089**
% Gain vs Total Payments				**35.5%**

Cash Coupon

This Plan has no Yearly Cash Coupon.

Notes

This product is underwritten by the relevant insurance company.
Projected Maturity Value, of which $33720 is guaranteed, is from the latest bonus statement or revised benefit illustration of the insurance company.
Internal Rate of Return is the rate at which the Projected Maturity Value and future premiums payable are discounted to derive the Initial Amount.
This illustration is for reference only and is not a contract of insurance. It Is not intended to provide financial advice or constitute as an offer to purchase.
Please refer to the actual policy document for the exact terms and conditions.